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**REMARKS / ARGUMENTS**

The instant invention provides a means for increasing the amount of printed matter that can be conveyed to a user of a key card, smart card or similar apparatus while remaining compatible with the standard dimensions and configurations of such cards. None of the references relied upon to support rejection of the pending claims teaches or suggests this invention in which the amount of space available for printed matter is increased, and is preferably greater than the surface area available on a standard card. Indeed the references teach away from the claimed invention.

Kokubu does disclose an IC card that can be folded. The folded card in Kokubu is, however, half the size of a standard card. Kokubu does not suggest any recognition of the importance of increasing the surface area on a standard card so that additional printed matter, such as advertising or promotional material, can be displayed. The IC card in Kokubu is inserted into a terminal or external device in an unfolded configuration. When the card is folded, with half the exposed surface area as a standard card, the Kokubu IC card is not suitable for insertion in a standard reader device. In the folded configuration, this IC card uses an air propagating signal, presumably RF or IR, to communicate with a host device. The addition of transmission-reception contacts 15 to the Kokubu would in fact reduce the amount of space available for printed matter that would otherwise be available for a standard card.

Ueda also discloses an IC card that is folded to reduce the size of the standard card. Ueda therefore does not suggest any means for forming a card having a greater, not a smaller, exposed surface area on which information can be printed.

McCabe does disclose a means of displaying logos or company names on a card. Although this material is printed, it is not printed on the McCabe card per se. Instead the printing is done on the inner side of a polyester film, and the polyester film is bonded to the card. There is no suggestion that the card comprises a printing substrate or that such a card be used as a means of conveying printed information, such as advertising, in

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addition to its use as a key card. The claims have been amended to state that the cards or panels comprise printing substrates to emphasize this distinction.

Although the claims as originally presented are believed to be allowable over the cited art, the claims have nevertheless been amended in an effort expedite consideration of this application. For example, claim 1 as amended recites that the card comprises a printing substrate and information can be printed, not embossed, on the exterior of the inside surface of the two panels. Other claims have been similarly amended.

Claim 1 has also been amended to recite that the card is insertable into an electronic lock in the folded configuration, not in the open configuration as taught by Kokubu, McCabe and Ueda.

Similar amendments have been made to the other claims.

The assertion that it would be an obvious design variation to modify the thickness, width and height of the IC card in order to meet the ISO 7816 standard misses the point. Standard size key cards and smart cards limit the amount of information available to display printed information. Applicant overcomes this limitation by providing a card with multiple panels that will still operate with devices conforming to known standards, but which will increase the space available to display printed information, such as advertising.

The relevance of Ueda to Claim 9 is not understood, because the linkage member does not comprise a third panel as claimed.


The relevance of Ohara to Claim 39 is also not understood, because there is no suggestion that pages of the booklet are detachable as claimed. The only detachable feature of Ohara is the ROM. Ohara stresses the importance of an *integrated* manual, which would be inconsistent with detachment of pages as claimed.

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Claim 33 has been amended as suggested.

The claims now pending are believed to be allowable over the art of record and this application is believed to be in condition for allowance. Issuance of a Notice of Allowance in response to this amendment is therefore courteously solicited.

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